

Your bill is considered unusually high if your charges are more than:

Your average charges for the last three (3) months;
Or if you have had service for less than four (4) months;
Your average estimated charges, \$50.00, or your deposit (if any), whichever is greater.

Your service may be disconnected without further notice if your bill is unusually high, as explained above.

If you are still not satisfied after the review, you have four (4) days from the Review Officer's decision to ask for a further investigation and a hearing. Write to the Connecticut Department of Public Utility Control, Consumer Assistance Division, 10 Franklin Square, New Britain, CT 06051.

The toll free number of the Consumer Assistance Division is 1-800-382-4586.

RESIDENTIAL CUSTOMERS ONLY

We will not disconnect your home telephone service if you cannot pay your bill and someone in your home is seriously ill. This is what you must do:

- Have your doctor call our business office within seven (7) days after you receive a Termination Notice. Within a week after this call, your doctor must send written notification of the serious illness, the name and address of the seriously ill person and the doctor's office address and telephone number.
- If the doctor does not specify how long the illness will last, the written notification must be renewed every fifteen (15) days.
- Make reasonable arrangements to pay your past due bills.
- Pay the Basic Charges of your new telephone bills on time during the serious illness.

If you do not comply with the above, your telephone service may be disconnected for non-payment.

Failure to pay Non-Basic Charges of your new telephone bill on time will result in termination of all Non-Basic Services and further collection action. We have the right to dispute the validity of any serious illness notification with the Department of Public Utility Control.

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YOUR RIGHTS

December 2006

IMPORTANT INFORMATION

BILLING POLICIES, PROCEDURES AND OTHER INFORMATION

Billing Period and Frequency - Your telephone bill will be issued on the same date each month. Your Billing Date is indicated at the top, right of every page along with your Account Number and Telephone Number. Unless you have an unpaid balance, the payment Due By date is the day before your next Billing Date and is clearly indicated at the bottom of page one on the return coupon portion of your bill. The Payment Due By date appears on the Pay My Bill page of AT&T eBill. When paying your bill by mail or online, please submit your payment at least five (5) days before the Due By date to ensure proper processing and to ensure a satisfactory credit rating.

Security Deposit - A security deposit equal to the actual or estimated billing for a two (2) month period for Residence customers may be required to establish or reconnect access to long distance service. Security deposits for Business customers are assessed on an average of two months of monthly service plus two months of estimated or actual toll usage. Toll Restriction - prohibiting you from making long distance calls - is available in lieu of the deposit.

Promotional Rates or Credits: Promotional rates or credits are offered for certain services. They do not apply to the initial partial month of billing for the service.

Late Payment Charge - We may apply a 1 1/2 % late payment charge per month on any unpaid balance, excluding the previously assessed late payment charge. Any money we receive will be first applied to the Basic Charges, and the balance will be applied to other charges. In order to avoid a late payment charge, we must receive payment in full for the total amount due on your bill statement no later than the date specified.

Collection Charge - We will apply a \$20.00 Collection Charge on an account where a termination notice has been sent.

Returned Check Charge - We will apply a \$20.00 fee to your bill as part of your current balance due for any returned check.

Credit Report to Credit Agencies - As authorized by law, for residential accounts, we supply payment information to credit rating agencies. If your account is more than sixty (60) days delinquent, the delinquency could harm your credit rating.

Service Outage Credit - You will receive credit for any service outage that exceeds twenty-four (24) hours if you are unable to make outgoing calls and receive incoming calls and the trouble is reported to the AT&T repair bureau.

BASIC AND NON-BASIC CHARGES

The amount due on your bill may include Basic and Non-Basic Charges. You are responsible for the payment of all charges on your telephone bill. Failure to pay your Basic Charges will result in the interruption of your local service. Local service will not be interrupted if you do not pay the Non-Basic Charges or you are not an AT&T customer for local service. However, failure to pay Non-Basic Charges will result in termination of all Non-Basic services. Failure to pay any portion of your bill may result in additional collection action.

Call Charges (Basic)

- Instate long distance calls provided by AT&T Connecticut.
- Instate 800, 822, 833, 844, 855, 866, 877, 888 calls.
- Calls to Directory Assistance (411) for obtaining instate telephone listings.

Call Charges (Non-Basic)

- 900 number calls and calls placed through alternate operator service providers.
- Instate long distance calls provided by a company other than AT&T Connecticut.
- Out of state long distance calls.
- Out of state 800, 822, 833, 844, 855, 866, 877, 888 calls.
- Calls to National Directory Assistance (411) for obtaining out of state telephone listings.

Collection Charge (Basic and Non-Basic): AT&T Connecticut will apply a Collection Charge on an account where a termination notice has been sent. This charge may be Basic or Non-Basic depending on the associated product or service.

Connecticut E 9-1-1 Surcharge (Basic) is a monthly charge billed on behalf of the State of Connecticut to cover the cost of upgrading and operating the Enhanced 9-1-1 system.

Connecticut Service Fund (Basic) is a monthly charge that recovers a portion of AT&T Connecticut required contributions to fund the Connecticut Lifeline and Telecommunications Relay Service programs. The Lifeline program provides reduced rates for qualifying limited-income customers. Telecommunications Relay Service provides hearing-impaired individuals with the capability to use the public telephone network by sending or receiving typed messages.

Federal Subscriber Line Charge (Basic) is a monthly charge permitted by the Federal Communications Commission (FCC). This charge recovers a portion of the costs of local facilities that link each customer to the telephone network and permit the customer to make or receive interstate long distance calls.

Intrastate Primary Interexchange Carrier Charge (PICC) (Basic) is a monthly charge billed to business end users without a primary or presubscribed intrastate long distance carrier. This charge is permitted by the Connecticut DPUC and recovers a portion of the costs of local facilities that link each telephone customer to the telephone network and permit the customer to make or receive instate long distance calls.

Late Payment Charge (Basic and Non-Basic): This charge may be Basic or Non-Basic depending on the associated product or service.

Monthly Service charges (Basic) include:

- Telephone service to the customer premises and other services such as Totalphone® and Smartlink®, and CentralLink® Centrex Services.

Monthly Service charges (Non-Basic) include:

- Charges for telephone equipment and inside wire maintenance; **Voice Mail: AT&T Yahoo!® Dial Internet Service** (including usage charges); **Cingular Wireless®** and **AT&T | DISH Network**
- **Advertising** in the white page directories or other media

Additions and Changes to Service (Basic and Non-Basic) include one-time charges for installations, moves and changes; one-time adjustments for items that carry a monthly rate based on the number of days from installation or removal to regular billing date. These charges may be Basic or Non-Basic depending on the associated product or service or the payment option selected.

Taxes (Basic and Non-Basic) most charges are subject to federal and state sales tax. This charge may be Basic or Non-Basic depending on the associated product or service.

Universal Service Fund - Interstate (Non-Basic) is a monthly charge that recovers the separate contributions that the long distance provider, AT&T Long Distance East, must make to the federal Universal Service Fund (USF). This fund supports the telecommunications needs of limited-income households, schools, libraries, rural hospitals, and consumers living in high-cost service areas. All USF charges are subject to change quarterly based on changes in the required USF contribution rate by the Federal Communications Commission (FCC). More information may be found at the following FCC website: <http://www.fcc.gov/omd/contribution-factor.html>

Universal Service Fund - Local (Basic) is a monthly charge that recovers contributions that the local service provider, AT&T Connecticut must make to the federal Universal Service Fund (USF). (See above.)

IF YOU HAVE RECEIVED A TERMINATION NOTICE OR QUESTION OR DISPUTE YOUR BILL

PAYMENT ARRANGEMENTS

If you have received a Termination Notice and need to make payment arrangements on your telephone bill:

Call your AT&T Service Representative.

Residence & Home Office customers: Please call 1-800-931-1729

Business customers: For Termination Notices and Payment Arrangements, please call 1-800-934-4729.

For Billing questions or disputes, please call 1-800-448-1008.

➤ Tell us *why* you need more time to pay and *when* and *how much* you can pay.

We'll consider your previous payment record and work with you to arrange a payment plan over a reasonable period of time. Your telephone service will not be disconnected for non-payment if you keep your arrangements. However, you may be required to have toll restricted service until all amounts due are paid in full.

➤ If you still cannot make satisfactory arrangements, you may request to speak with a Review Officer. You must contact the Review Officer within seven (7) days after you receive the Termination Notice. You will be notified within ten (10) days of the Review Officer's decision.

If You Dispute Your Bill

Check your bill as soon as you receive it. If you think the bill is incorrect, call your business office at once.

➤ Discuss your concerns with a Service Representative.

➤ If you cannot reach an agreement, ask to speak with an Assistant Manager or Manager.

➤ If you have received a Termination Notice and still have a dispute, you may request to speak with a Review Officer.

➤ You must contact the Review Officer within seven (7) days after you receive the Termination Notice or within four (4) days after notification of the Manager's decision. The Review Officer may request details of the dispute in writing.

➤ The Review Officer's decision will be sent to you in writing within ten (10) days.

While your situation is being reviewed, your telephone service will not be disconnected for non-payment if:

➤ You pay the Basic Charges of your new bills on time. However, failure to pay Non-Basic Charges of your new bills on time will result in termination of all Non-Basic Services and further collection action. See Basic and Non-Basic Charges section of this document or the back of your bill for more detailed information on Basic and Non-Basic Services.

➤ Your new telephone bills are not unusually high.